

STO/ERO

16

SUPERANNUATED TEACHERS OF ONTARIO
Les Enseignants Retraites de L'Ontario

DISTRICT 16
CITY OF TORONTO

November 1993

PRESIDENT'S MESSAGE

In accordance with the Provincial STO/ERO (Superannuated Teachers of Ontario/Les Enseignantes et Enseignants Retraites de l'Ontario) executive term of office guidelines, your new 1993-94 District 16 Executive (*see below) was elected at our Annual Business Meeting, October 13, 1993. At that meeting, guest speaker **Giles Bryant**, noted Toronto musician and choir leader, informed and regaled us with details and anecdotes about the historic **Kiwanis Music Festival**. It takes place annually in February and hundreds of volunteers are needed each year. District 16's own **Hank Condie** is the new Kiwanis Festival President.

On October 28th, STO/ERO District 16 had a special **25th Anniversary Luncheon** at the Ramada Hotel Downtown - City Hall to welcome 73, 1992 and 1993 retirees to District 16. An equal number of 'more senior' members were on hand to join in the celebration. Entertainment was provided by **The Toronto Choristers**, directed by **Jim Maben** and accompanied by **Marg Deeth**. We trust their music provided the impetus for other retirees to join their group rehearsals held on Thursdays, 1:00 p.m., at Wilkinson Public School.

On your behalf, I extend **Special Plaudits** to:

- ~~~~ **Ruth Lindsay** (Past President, 1991-92) who is our Recording Secretary whilst **Rhena Petch** is in Korea serving as a resource educator. **Ruth** is also the Co-ordinator of this Newsletter during **Mary Noylander's** health leave-of-absence.
- ~~~~ **Betty Chandorkar** and **Charlotte Hardie** who keep our Memberships up-to-date, organized, and accessible, when necessary
- ~~~~ **Mike Lennox**, our energetic membership recruiter (we hope each of you, our readers, will assist in recruiting new members, too).

DID YOU KNOW?

- ~~~~ There are 42 STO/ERO Districts, including one in B.C. for Ontario expatriates.
- ~~~~ In 1992-93, our District 16 had 1696 members.
- ~~~~ STO/ERO monitors and helps to protect and enhance our pensions.
- ~~~~ Club Sixteen is the SOCIAL arm of District 16.

We look forward to a fulfilling year. STO/ERO District 16 will be only as successful as all of **YOU**, our members, can make it! Plan to join in. We are counting on you!

* The names and phone numbers of the 1993-94 District 16 Executive are overleaf.

THE EXECUTIVE EXTENDS TO EACH AND EVERYONE

"THE COMPLIMENTS OF THE SEASON"

Shirley Simons

DISTRICT 16 EXECUTIVE DIRECTORY

1993-1994

President	Shirley Simons	972-0449
Past President	Dennis Fiedler	510-1861
1st Vice President	Jim Rowney	751-9571
2nd Vice President	Arlene Freeman	630-3672
3rd Vice President	Roy Neufeld	221-4723
Recording Secretary	Rhena Petch	(905) 770-0747
Treasurer	Donald Cooper	445-0409
Club Sixteen Representative	John Terry	444-9656

EXECUTIVE MEMBERS

Membership Coordinator	Betty Chandorkar	622-1863
Asst. Membership Co-ordinator	Charlotte Hardie	425-3643
Membership Recruitment	Mike Lennox	621-6797
Newsletter	Mary Noylander	485-9895
	Ruth Lindsay	491-9947
	Dennis Fiedler	510-1861
Health and Insurance	William Shaver	222-3845
Good Will/Personal Concerns	Gerald Aberle	699-4422
Mailing	Lloyd Targett	(905) 852-6534
Hospitality	Anne Fraser	224-1482
Travel Representative	Carl Naumoff	488-9340
Archivist	Laura Warren	922-9612

MEMBERS-AT-LARGE

Ian Baird	491-8906
Ron Batchelor	491-4742
Israel Gang	783-3586
George Hayes	422-0112
Tory Henderson	742-1697
Al Robb	241-9548
Margaret Smith	421-0686
Warren Smith	497-6229

PROVINCIAL CHAIRPERSONS

Newsletter	Bernice McGinn	491-0206
Concerns and Issues	Mike Lennox	621-6797

PROVINCIAL COMMITTEE GOOD WILL MEMBER

William Ketcheson	241-1550
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SUPERANNUATED TEACHERS OF ONTARIO (PROVINCIAL OFFICE)

Executive Director	William Jones	962-9463
Asst. Executive Director	Rosemarie Edwards	962-9463
		1-800-361-9888
		Fax: 962-1061

FROM YOUR HEALTH AND INSURANCE REPRESENTATIVE

Some facts regarding your Health Plans from September 1992 to August 1993.

**Semi-Private Hospital Plan
Utilization by Age**

~ under age 65	- 10.0%
~ age 65-74	- 26.7%
~ age 75 and over	- <u>63.3%</u>
	100%

Extended Health Care Claims Breakdown

~ hearing aids	- 2.0%
~ drugs	- 41.0%
~ vision care	- 13.0%
~ travel emergency	- 33.0%
~ paramedical	- 3.0%
~ other	- <u>8.0%</u>
	100%

Dental Plan - Benefit Utilization

~ basic preventative	- 62.0%
~ minor restorative	
- periodontics	- 9.0%
- endodontics	- 15.0%
~major restorative	
- crowns	- 11.0%
- bridges	- <u>3.0%</u>
	100%

In dollars, the above equals \$5,527,000

Travel Emergency Claims (World Access)

There were 264 claims, an increase of 43 (19%) claims over 1991-1992. Of the 264 claims, 176 were in January, February and March.

ODB - Ontario Drug Benefit

This program is for Ontario residents age 65+ and social assistance recipients.

- ~ full coverage of drugs listed in ODB Formulary prescribed by a doctor or dentist
- ~ requires **generic substitution** of drugs unless otherwise specified by prescribing physician
- ~ prescriptions not prescribed and purchased in Ontario not covered
- ~ includes approximately 2300 drugs
- ~ drugs are listed by therapeutic classification, e.g. Cardiovascular Drugs, Central Nervous System Drugs, etc.
- ~ Formulary **revised semi-annually** - most revisions are reductions in benefits, e.g. antihistamines and sunscreens were removed in 1992
- ~ * Your **Extended Health Care Plan** with Johnson Insurance, through STO/ERO, covers over 4000 drugs not covered by the ODB program
- ~ ODB covers 1.2 million seniors who generate 27 claims each per year at an average cost of \$24.80
- ~ total STO/ERO Extended Health Care participants: 18,455
- Participants 65+: 16,091 (87%)
- ~ effective May, 1993, payment of oxygen products limited to a fixed monthly fee (\$585 - liquid; \$365 - concentrate)
- ~ Ministry of Health plans to implement a cost-sharing program

CLUB SIXTEEN BULLETIN

All events detailed below are held at St. Margaret's Anglican Church, Burnaby Avenue at Avenue Road, 1 street north of Eglinton Avenue West.

DECEMBER 1993

MONTHLY SOCIAL

Monday - December 6 - 1:30 p.m. Information: David Clee 483-6379
The Annual Christmas Choral Concert presented by the **Allenby Public School Choir**.

BRIDGE Tuesdays - Dec. 6 & 20 - 1:30 p.m. Information: Lillian Gang 783-3586

Note: There will be no CRAFTS Group this month.

JANUARY 1994

MONTHLY SOCIAL

Monday - January 3 - 1:30 p.m.
A treat: **Edith Cosens** will give a slide presentation on "**Bible Stories in Stained Glass from Toronto Churches**".

BRIDGE Tuesdays - January 4 & 18 - 1:30 p.m. Information: Lillian Gang 783-3586

CRAFTS Tuesday - January 25 - 1:30 p.m. Information: Nell Godfrey 624-8689

PLEASE NOTE:

At the date of this printing, we have not yet had anyone volunteer to convene the **TRAVEL** program. This activity requires very little in the way of effort. It involves setting up six slide programs (October to April, excluding December), co-opting people to make slide presentations or photo essays, of a topic of interest, such as travel, etc. These meetings usually begin at **10:15 a.m.** on the **4th Wednesday of each month**. The Club owns a Carousel slide projector and table, and holds these meetings at St. Margaret's Anglican Church, downstairs room.

If you are willing to serve, please telephone the President, John Terry, 444-9656. Inquiries are welcome.

HIGHLIGHTS OF THE 45TH STO/ERO SENATE MEETING
Toronto - October 19 & 20, 1993

Two major concerns of the executive of STO/ERO have been the recent imposition of a tax on the health premiums and the social contract talks. A report on the social contract and pensions will appear in the Fall Newsletter of STO/ERO.

Being the 25th Anniversary of STO/ERO, much reflection on the organization since its inception was evident at the senate meeting. A book of memories has been printed and collecting and writing of materials for District Histories are continuing. Our own District 16 has celebrated this year with a recent luncheon and the writing of our District's history is ongoing.

Many of our members will be interested to know that the **In Memoriam** at the senate meeting was to the late **Art McAdam** of District 16 who was the first President of STO/ERO in 1968-69.

MARGARET K. RUSSELL

On October 12, in the beautiful village of Norval, a special birthday party was held for a special lady. Margaret K. Russell was ninety years young. One hundred and sixty guests, including many ex-Givins teachers, came from far and near to celebrate this milestone with Margaret.

Margaret started teaching on the Toronto occasional staff in 1923. She remembers that getting a permanent position was worrisome because she was a Liberal and teachers at that time were expected to be Conservative. Margaret started teaching at Givins School in 1924 and was there long enough to teach children of former students and become a much respected institution throughout the Givins community. She still is in touch with some of her students. Margaret retired from Givins in 1967. There was always a strength about Margaret. She could be counted on to speak her piece whenever things were not progressing as they should. Ninety years of living have not diminished that wonderful quality. Happy birthday Margaret!

25TH ANNIVERSARY LUNCHEON (DISTRICT 16)



This picture of **Giles Bryant** was taken at our Fall Annual Meeting on October 13th. Dr. Bryant made a plea for volunteers for the **Kiwanis Music Festival** to be held February 12-26, 1994.

Would you be interested?

Please phone: (416)363-3238

At our 25th Anniversary Luncheon, which was held on October 28th at the Ramada Hotel Downtown - City Hall, **Bob Breens**, brought greetings from the **Teachers' Pension Plan Board**. A brief synopsis of his message follows:

- ~ the Teachers' Pension Plan Board is separate from the Superannuated Teachers of Ontario, but a long-standing relationship exists between the two
- ~ the Pension Plan Board deducts the STO/ERO fees and medical premiums from pension payments
- ~ the Pension Plan Board works with STO/ERO on the HELP PROJECT (finding lost pensioners)
- ~ the Social Contract will not affect your pension in any way
- ~ your pension payments are not affected by the three-year wage freeze
- ~ indexing for January will be 1.9%
- ~ the total assets of \$30 billion makes the Teachers' Pension Plan the largest pension plan in Canada and ranks among the nation's largest financial institutions

Services:

- ~ Pension Newsletter - twice a year
- ~ Annual Report
- ~ Information Service (Phone-A-Memo): Recorded messages give access to general information on all aspects of your pension

N.B.

- ~ if you move, the Pension Plan Board needs your new address and phone number and your new bank account

Important Dates in the History of our Affiliates

- 1917 - first pension plan for Ontario teachers
- 1918 - **FWTAO** (Federation of Women Teachers' Association of Ontario)
 - **OPSTF** (Ontario Public School Teachers' Federation)
- 1919 - **OSSTF** (Ontario Secondary School Teachers' Federation)
- 1939 - **AEFO** (our French speaking colleagues)
- 1944 - **OECTA** (Ontario English Catholic Teachers' Association)
 - Teaching Profession Act (April 5)
 - **OTF** (Ontario Teachers' Federation) meeting of first Board of Governors in June
- 1956 - **OASWT** (Ontario Association of Superannuated Women Teachers)
- 1968 - **STO/ERO** (Superannuated Teachers of Ontario/Les Enseignantes et Enseignants Retraites de l'Ontario)

BEST WISHES

To Mary Noylander who is recuperating from surgery. A speedy recovery to you, Mary.

WELCOME TO OUR '92-93' RETIREES (DISTRICT 16)

J. James Acheson	Joan D. Draper	Daisy Kaschte	Paul Rowney
Doug Allen	Helga Elliott	James Kline	Martin Ruckpaul
Hazel Baker	Frank Evans	Emily Kozak	Margaret Sager
Ron Batchelor	Robert Fasano	John Lane	Ida Salem
Wilma Bell	Fern Fisher	Josephine Larkin	Louise Scobbie
Geraldine Biller	Bill Fleming	Jim Lindala	Marg. Scott-Benvenuto
Julia Blake	Dolores Fraser	Collette Livingstone	Lois Scouten
Joyce Boucher	Arlene Freeman	Garry Lummis	Janet Sheffield
Georgette Boulanger	Gwendolyn Goodearle	Sherry MacEachern	William Shenton
Frances Brooks	E.W. Gordon	Rosalie Macfarlane	Jim Shuster
Dr. Beverley I. Brophy	Jack Gourlie	Marilyn MacKenzie	Anne Smith
Annabel Browne	William Graham	Kenneth MacLennan	Warren Smith
Lorna Campbell	Nuala Grant	Virginia Mahaffy	Elinor Smyth
Daphne M. Chilton	Rupert Greasley	Laura Mandryk	David H. Stock
Peter Chown	Joseph Grimaldi	John H. McFadyen	Barbara Tallis
Ada Cornish	Mary E. Haines	Kathleen McGuire	Gwladys Tanner
Sister Noreen Coston	Philip K. Harber	John E. Molyneux	Marion Teal
Terry Cunha	Ralph B. Hart	Sachi Nagano	M. Evelyn Veale
Gil Darnley	Miriam Hastings	Roy Neufeld	Jarmila Verfl
Vera Dash	Judith Helston	June M. O'Brien	Eileen Vice
Jessie Daubney	Patricia Higginbottom	Frances Orr	Beverley Wetherell
Irene de Minckwitz	Robert Holmeshaw	Gladys Page	Catherine I. Wilson
Jack DeGroot	Michael Hope	Nancy Ann Pinar	John Wood
Joan Deleuze	Jacqueline Hunt	Al Price	Marcia Wood
Jim Donnelly	Thomas Imada	Donald Ronson	Dr. Ouida Wright
Chris Dorevich	Jeannette Jarosz	Jim Rowney	Ron Wright
			T. Lolla Xenos